THE WORLD'S LEADING MYSTERY MAGAZINE

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- 6 The Problem of the Graveyard Picnic / Edward D. Hoch
- 20 Call Him Ishmael / George Baxt
- 30 Fallout / Peter Lovesey
- 43 The Two Percent Solution / Jack Ritchie
- 51 Nice One / William Bankier
- 69 The Same Cloth / Edith Green
- 76 By the Book / Lee Barwood
- 82 The Tin Man / Henry Slesar
- 96 A Nice Thing Going / Robert Edward Eckels
- 108 The Steep, Dark Stairs / Ian Stuart
- 120 Fatal Corner / Patricia McGerr
- 127 After I'm Gone / Donald E. Westlake
- 62 Mystery Newsletter / R. E. Porter & Chris Steinbrunner
- 66 The Jury Box / Allen J. Hubin
- 153 Index to Volume 83

Note: indicia on page 161

a *NEW* Henry Turnbuckle story by

JACK RITCHIE

"What's he doing?" Pamela asked as Henry paced.

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"He's deducting," Ralph said. "He deducts like crazy ninetyeight percent of the way and then always stumbles over the last two percent."

This is the last story Jack Ritchie wrote before his death in April 1983. It was sent to us by Jack's good friend and agent, Larry Sternig, and was, as always, perfectly typed by Jack, in spite of the fact that he had not been well for some time. Jack was a gentle, discerning man and a total professional. This last story is full of the offbeat humor that Edward D. Hoch has described as Ritchie's trademark. Savor it, as he would want you to . . .

THE TWO PERCENT SOLUTION

by JACK RITCHIE

The fire department's arson squad decided that the fire had been of suspicious origin.

Lieutenant Morrison relayed the facts to Ralph and me. "It was a two-story frame house. According to neighbors, the fire broke out at approximately nine-thirty last night. We got there less than five minutes after the alarm was turned in, but by then the house was totally in flames. It looks to us like the fire started almost simultaneously in three separate places inside the house. I'd say it was the work of an amateur. A professional wouldn't have been that obvious."

"Ah," I said. "And who owned the building?"

"A James and a Pamela Wentworth."

I grasped the picture immediately. "Man and wife, of course."

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"No. Brother and sister. They bought the place just three weeks ago."

I chuckled knowingly. "I assume that they had it fully insured?

Especially against fire?"

Lieutenant Morrison nodded. "But I think they're going to have trouble collecting from the insurance company."

"And where were these Wentworths when the conflagration be-

gan?"

"They claim they were at a movie with their parents. *Tootsie*. We can't find anybody to corroborate that. Besides the family members, of course."

I pondered. "Possibly they're telling the absolute truth. After all, they could have hired someone to commit their arson for them."

Ralph put his oar in. "Henry, if they hired someone to do their dirty work, wouldn't they have worked up a solider alibi? From someone outside the family? And wouldn't they have hired a profes-

sional, not some bungler?"

"Ideally, yes, Ralph. However, we are in the world of the practical. More than likely they didn't know *where* to hire a professional arsonist." I cogitated further. "It now occurs to me that they couldn't even find a willing amateur. Hence the sorry alibi. So they had to do the job themselves. Do they have any flimsy explanation for the fire?"

"They say it must have been the work of a firebug."

"Were these four Wentworths the only occupants of the house?"

"Just James and Pamela Wentworth. Their parents have a house of their own about two miles away. Actually, the two younger Wentworths are house renovators. They buy an old home and move in and begin remodeling the place. When they're through, they sell the building, buy another, and do the same thing all over again."

"Have they coincidentally lost any other homes by fire?"

"Not that we know of. They've been in the renovating business for about three years."

"And where can we find them now?"

"At their parents' home."

After getting the address of the senior Wentworths, Ralph and I drove to that residence. It was a fair-sized ranch house in one of the northern suburbs.

A dark-haired young woman with wary violet eyes answered the door and did not let us enter until we thoroughly identified ourselves.

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"My brother's out looking for another house," she said. "And my parents are out jogging. They're entered in the Boston Marathon again this year."

"Madam," I said, "I think it is only fair to tell you that you are

one of the prime suspects in a case of arson."

She acknowledged that. "So I've been told by the fire department." "I understand that the house which burned down was insured?"

"Of course. We couldn't have gotten the mortgage without it."

"Mortgage?"

She explained. "Jimmy and I haven't been in the business of fixing up old houses so long that we can just plunk down cash and buy any place outright. That means we make the minimum downpayment and get a mortgage for the rest. In this case, with the Marine State Bank. In other words, while the place was insured, the mortgage holder gets first crack at the fire insurance, and that means most of it. Actually, we lose more than our downpayment because we also lost our table saw, drill press, jointer, and a flock of portable power tools in the fire, not to mention all the building materials we'd already bought and stored inside. None of that was insured. So we lost a bundle. Now what does that do to our motive for setting the house on fire?"

Just about kills it, I thought, but I do not give up easily. "So you and your brother are house renovators?"

"I'm so glad you guessed. Actually, I have a degree in English, but there isn't much call for English teachers these days so I went into the renovation business with my brother. Our father's a building contractor and we've been in the proximity of tools and construction all our lives. The transition wasn't too difficult."

Ralph seemed to wake up. "The Boston Marathon?"

She nodded. "Mother came in two hundred and eighty-first last year. Dad dropped out after the first mile with a stitch in his side."

I doggedly pursued my reason for being there. "You and your brother do all of the renovating work yourselves?"

"Most of it. However, the city code requires that we hire licensed people for the plumbing and the electrical wiring."

"How far along had you gotten with this renovation?"

"Not too far. But we thought we'd have it all finished in about three months."

I smiled wisely. "When one acquires an old house for renovation, there are always some unexpected surprises, are there not? Expen-

sive surprises? Surprises one did not anticipate when one purchased the building? Some major structural defects, for instance?"

"There are always some surprises, even when you know what

you're doing."

"And might one not suddenly discover that if one completed all of the renovation required, one might actually lose money on the

project? Perhaps a great deal of money?"

She smiled sweetly. "And so realizing that we would lose our shirts if we went on with the renovation we decided it made more sense economically to burn down the house and try to at least break even on the insurance? You forgot about the tools we lost."

"Madam," I said, "at the moment I have been presented with no solid or melted evidence that there were tools in the house, much

less building materials."

I began pacing back and forth.

"What's he doing?" Pamela asked Ralph.

"He's deducting," Ralph said. "He deducts like crazy ninety-eight percent of the way and then always stumbles over the last two percent."

Not always.

"Ralph," I said, "aside from psychotic disturbance, what is usually the motive for arson?"

"Money," he said.

I nodded approvingly. "Now, why would a man, a woman, or both of them, possibly in collusion with their parents, deliberately burn down a house, destroying their tools and materials in the process?"

"I give up," Pamela said. "Why?"

"For *more* money than they lost, of course. Perhaps quite a bit more. Enough to make it all worthwhile, including the risk of being nailed for arson."

Pamela smiled again. "Show me."

I paced for a few moments more as I wrestled the pieces together.

"When Henry was in high school," Ralph said, "he reconstructed a dinosaur from just one bone."

Actually it turned out to be a Sheboygan pterodactyl.

"By George, Ralph," I said, "when people renovate old houses, they invariably tear down walls, remove partitions, and indulge in various other demolitions, do they not?"

Ralph agreed.

I approached the obvious solution to the case obliquely. "Miss

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Wentworth, when you bought this house, did you evict or otherwise displace the owner or tenant?"

"No. The place was vacant a month before we bought it."

"Aha," I said. "Then I put it to you that when you and your brother began the renovation, you found something of great value. Perhaps behind a partition or a wall. Something that made it worthwhile to stoop to arson."

"All right," Pamela said. "What did we find?"

"For openers, we will assume that it was money."

"So we found money. Why didn't we just take it? Why burn down the house?"

"Because the money did not belong to you."

"Jimminies. Who did it belong to?"

"Certainly not to the person who lived there last, since he certainly would have taken it with him when he left. No, the money was concealed behind that wall or partition by another individual—someone who was not in a position to reclaim it when you purchased the house."

"That still doesn't explain why we couldn't have just pocketed the money. I hate to be repetitious, but why burn down the whole blasted house?"

I smiled grimly. "Because you realized it would be risky—even dangerous—to simply take the money. The house had to be destroyed so that whoever had put that money there in the first place would assume it had been consumed by an unfortunate fire." I targeted further. "Therefore, I deduce that the money must have been identifiable in some way. In other words, by merely looking at it one would know to whom it really belonged."

"And what identification could that possibly have been?" Pamela asked tartly.

"I believe that the individual stacks of bills were identifiable by the print on the strips of paper holding them together. Perhaps the name of a bank. And I am certain also that it was *stolen* money. You, of course, immediately grasped that fact when you saw it and you knew that the original thief would one day come back to reclaim his ill-gotten loot and, not finding it, easily determine who had perpetrated the house renovation and come looking for you with blood in his eye."

Pamela sighed. "And why would the thief want to stash the money in our building in the first place?"

"It wasn't your building when he did. And he had no other choice.

He did not want it to be found on his person nor his immediate proximity—so he hid it in the vacant house until such time as he could reclaim it without jeopardy to his person or freedom."

Pamela looked at the ceiling. "I would have liked to see that

dinosaur. I'll bet it looked more like a pterodactyl."

Someone must have told her. "Ralph," I said, "think back in time. To the period of thirty or so days when this house was totally unoccupied."

Ralph thought back. "So?"

"If you will remember, during that period the Cream City Second National Bank was robbed of some sixty thousand dollars by a lone gunman. He escaped the scene of the robbery—however, the surveillance camera at the bank neatly captured his features and he was identified as an ex-convict with quite a record, including bank robbery and violent assault. It was in all the papers and I'm certain that everyone in this room must have read about it."

I continued relentlessly. "However, the sixty thousand dollars has not been recovered, and the criminal, one Elwood McCluskey, has refused to reveal where it is, not to mention optimistically pleading not guilty. It is evident what actually happened. After the robbery, deciding to take no chances and sensing that he was a prime candidate for questioning, McCluskey decided he had to hide the money

somewhere until things cooled down."

"Hold it right there," Pamela interposed. "You mean to say that after he robbed the bank, he rode around the city looking for a convenient vacant house? How did he *know* that particular house was vacant? There wasn't even a For Sale sign out there when we bought the place and there were curtains or blinds on all the windows. Only the neighbors would have known it was vacant."

I nodded sagely. "Exactly. Therefore I unerringly deduce that it wasn't necessary for him to cruise the town looking for an appropriate empty house. He *knew* where he could find one, because it

was near his domicile, apartment, or whatever."

Ralph thought about that and then headed for the phone.

When he came back, he took me out of Pamela's hearing. "Henry, when McCluskey was picked up, it was in an apartment building just down the block." He also supplied another bit of information. "Most of the bills were new, so the bank has the serial numbers."

I returned to Pamela. "If you are ready to confess, I am receptive." "Ha," she said definitively. "Where is your proof?"

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"Henry never has any proof," Ralph said. "He leaves that to the technicians."

"We will search this house," I announced.

"Naturally you have a warrant?"

"Well, no, not at the moment. However, we shall get one."

"And what judge would issue one just on your deductions alone?" I rubbed my jaw. Frankly, I had been having a little difficulty lately getting search warrants from Judge Williams. And Richfield. And Wisniewski.

Pamela folded her arms. "No warrant, no search. No proof, no confession."

I eyed her sternly. "Very well, but we shall keep a keen eye on you. We will pursue without surcease. And if you attempt to spend any of the money, we will swoop down upon you."

Ralph and I left shortly thereafter with the intention of returning later to question Pamela's brother.

I directed our car on a shortcut through the neighboring park. We passed a middle-aged but trim woman enthusiastically jogging down an asphalt path. Around one of the bends farther on we observed a middle-aged man, not so trim but also in a jogging outfit, lolling on a park bench. Smiling.

My mind was dappled with discontent. Had I once again, in this case, stubbed my intellectual toe on that invidious two percent? But then, who else but one, two, or all four of the Wentworths could possibly have taken that money and burned down the house?

And then inspiration descended. But, of course!

I slowed the car, made a U-turn, and headed back to the Wentworth residence.

Ralph looked at me with his usual caution. "What now?"

"I believe I now know who filched that hidden money."
"Who?"

"I don't know his name yet, but I'm going to find out."

When we reached the Wentworth house, Pamela let us in. "Is this an encore?"

"Miss Wentworth," I said, "I distinctly heard you say that you and your brother do *all* the renovating in the houses you buy, with the exception of the electrical wiring and the plumbing."

She nodded confirmation. "We haven't gotten to the wiring yet, but we did have some new plumbing installed."

"Aha," I said triumphantly. "And what is the name of this light-fingered plumber?"

"Lance Pfeiffer."

I chuckled. "He is our man. He discovered that money while installing the new plumbing. Being a newspaper reader, when he saw the strips of paper about the bills, he immediately realized that they had come from a bank which had been recently robbed. He also realized that perhaps the thief would reveal where he had hidden the bills in the hope of a lighter sentence. And so, especially since he had no equity in the building or money invested in tools and building materials, he decided to take the money and burn down the house to cover up his deed."

Pamela blinked. "Come to think of it, Pfeiffer was there the day of the fire and I happened to mention to him that all of us were going to see *Tootsie* that night."

Unfortunately, based on my impeccable deductions alone, I was unable to secure a search warrant from Judge Williams. Or Richfield. Or Wisniewski. Or anybody.

However, fortunately, only hours later, Lance Pfeiffer was picked up when he attempted to buy a Toyota with cash. The suspicious car salesman, wondering if the new bills might be counterfeit, notified the police and one thing followed another.

After the story appeared in the newspapers, I phoned Pamela. "It has occurred to me that I may have been a bit hasty and arbitrary when I accused you of appropriating the cache and burning down your own building."

"I do not take apologies over the telephone. There has to be eye-to-eye contact. We're all going to a movie again tonight. *Gandhi*. Do you want to come along?"

That hadn't been exactly what I had anticipated. But at least it was a beginning.



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